

EXHIBIT A

Shimshon Wexler
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Atlanta, GA 30329
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DO

SS #

Reflected

Reflected

June 18, 2015

Via Certified Mail Return Receipt Requested

Re: LVNV/Resurgent Account- Approximate Balance \$36,218

Dear Experian, Equifax and TransUnion:

The above referenced account with LVNV/Resurgent is being reported as having a balance of \$36,218. I never had a business relationship with LVNV/Resurgent and it has provided me with no proof that it owns this debt.

LVNV/Resurgent claims in a letter on its own letterhead that the "[Chase Bank USA, N.A.] account charged off on July 30, 2010 with a balance of \$22,850.57."

There was no interest added to the Chase Bank USA, N.A. account between the charge off date and the date of purchase according to LVNV/Resurgent's own letter.

LVNV/Resurgent also claims according to the enclosed portions of my credit reports and a letter from LVNV/Resurgent on their own letterhead to have purchased the Chase Bank USA, N.A. card on or about March 11, 2011 when the balance was \$22,851. (I have enclosed copies of the trade line with LVNV/Resurgent and the letter on LVNV/Resurgent's letterhead.)

If LVNV/Resurgent's bought Chase Bank USA, N.A. account when the balance was \$22,851, then that is what the balance should be today.

EIS-WEXLER2-000097

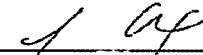
LVNV/Resurgent has no basis to have added approximately \$13,500 in interest. If Chase Bank USA, NA charged off the account for \$22,850.57 on July 30, 2010 and sold the account to LVNV/Resurgent on or about March 11, 2011- nearly 8 months later- with the same balance, that means that Chase Bank USA, N.A. waived its right to collect interest since July 30, 2010. LVNV/Resurgent as Chase Bank USA, N.A.'s alleged assignee did not and cannot acquire the right to collect interest when it bought the account because Chase Bank USA, N.A. had waived the right to collect interest at the time it allegedly sold the account to LVNV/Resurgent.

"PRA, as GE's assignee, moreover, "acquire[d] no greater right than was possessed by [its] assignor ... but simply stands in the shoes of the latter." Whayne Supply Co. v. Morgan Constr. Co., 440 S.W.2d 779, 782-83 (Ky.1969). PRA cannot be given a right to collect interest—contractual or statutory—that GE waived."

Stratton v. Portfolio Recovery Associates, LLC, 770 F.3d 443 (6th Cir.2014).

As this account is being reported falsely, please delete it immediately.

Thank you,



Shimshon Wexler

Cc: LVNV Funding, PO Box 10497, Greenville, SC 29603

Cc: Resurgent Capital Services, 55 Beattie Place, Suite 110 MS 250, Greenville, SC 29601

EIS-WEXLER2-000098



55 Beattie Place, Suite 110 MS 330
Greenville, SC 29601

Toll Free Phone 1-888-665-8374
Toll Free Fax 1-866-862-8163

Hours of Operation
Monday-Thursday 8:00AM-7:00PM
Friday 8:00AM-5:00PM

April 27, 2015

Linda J. Bentley
Better Business Bureau of Upstate South Carolina
408 N. Church St. Suite C
Greenville, SC 29601-2164

RE: Shimshon Wexler; Case/File No. 10590645
Original Creditor: Chase Bank USA, N.A.
Current Owner: LVNV Funding LLC
Account Number: 4266841167834405
Reference Number: 410321599
Current Balance: \$36,218.48

Dear Ms. Bentley:

This letter is in response to your correspondence dated April 22, 2015, regarding the above-referenced account. LVNV Funding LLC ("LVNV") owns the account number ending in 4405. Resurgent Capital Services LP ("Resurgent") is the servicer of the account owned by LVNV. The account was previously sold by Chase Bank USA, N.A. on or about March 10, 2011. As of the date of this communication, the account balance is \$36,218.48, which includes an interest balance of \$13,367.91. However, due to Resurgent's internal policy change, this account has not and will not accrue additional interest as of January 5, 2015. Please review the following account information:

1. This account originated on February 27, 2008, with Chase Bank USA, N.A.
2. This account charged off on July 30, 2010, with a balance of \$22,850.57.
3. The last payment in the amount of \$224.00 was received on January 7, 2010.
4. No payments have been received on this account since Resurgent started servicing it in March 2011.
5. Enclosed are bill statements and the electronic credit application for your review.

All ownership rights were transferred to LVNV when this account was purchased from the previous creditor. Those include the right to collect and report to the consumer reporting agencies (also known as "credit bureaus"). Currently, this account is being reported to the three major consumer reporting agencies on behalf of LVNV. The original creditor may also continue to report the history of this account from the origination date to the time of sale.

In accordance with the Fair Credit Reporting Act, the LVNV tradeline is being reported as "disputed" to the three major consumer reporting agencies. It will continue to report as such throughout the permissible reporting period unless new information indicates that the dispute should be removed.

EIS-WEXLER2-000099

Resurgent received the multiple electronic disputes that Shimshon Wexler submitted through the consumer reporting agencies. Resurgent responded to each one in the adequate time by providing the corresponding information to the respective consumer reporting agencies.

If, after review of the above-referenced information, Shimshon Wexler believes this account is fraudulent, we ask that he/she provide a completed police/incident report regarding the fraud, or a notarized fraud or identity theft affidavit, in order to help us resolve this matter. Blank forms are available at the FTC's website: <http://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf>.

If this account was paid or settled in full, the settlement offer, cancelled check(s), and/or confirmation of payment in full would help us resolve this complaint.

In addition, if Shimshon Wexler has any correspondence to/from Chase Bank USA, N.A. concerning his/her dispute, it may help with our investigation, so please have him/her forward it to:

Compliance Department or Fax: 866-467-0918
MS 250
P.O. Box 10497
Greenville, SC 29603

If you have any further questions, comments or concerns, please contact Customer Service at 888-665-0374.

Sincerely,



D. Parham
Compliance Department
Resurgent Capital Services L.P.

Enclosure(s)

EIS-WEXLER2-000100

Other Accounts

Closed Accounts

Closed Accounts

LNNFUNDING LLC

Account Number	425884116783000K	Account Name	
Account Type	Individual Account	Account Status	\$ 22,851
Account Status	Open	Account Type	
Account Date		Account Category	
Payment Date	03/10/2011	Payment	\$ 36,218
Payment Amount	05/01/2015	Account Balance	\$ 38,218
Payment Method		Payment Method	
Payment Location		Payment Location	N/A
Payment Reference	04/2015	Payment Reference	1
Payment Description		Payment Description	N/A
Payment History		Payment History	
Payment Status		Payment Status	
Payment Terms		Payment Terms	
Payment Notes		Payment Notes	Factoring Company Account (debt buyer)
Payment Date	01/2010		
Payment Amount			
Payment Method			
Payment Location			
Payment Reference			
Payment Description			
Payment Status			
Payment Terms			
Payment Notes			

AJ-Month Payment History

No 81-Month Payment Data available for display.

Payment History Key

Meaning	Symbol	Meaning	Symbol
Pays or Paid as Agreed:		180+ Days Past Due:	
30-59 Days Past Due:		Collection Account:	
60-89 Days Past Due:		Foreclosure:	
90-119 Days Past Due:		Voluntary Surrender:	
120-149 Days Past Due:		Repossession:	
150-179 Days Past Due:		Charge Off:	

Inquiries

A request for your credit history is called an inquiry. Inquiries remain on your credit report for two years. There are two types of inquiries - those that may impact your credit rating and those that do not.

Inquiries that may impact your credit rating

These inquiries are made by companies with whom you have applied for a loan or credit.

Name of Company	Date of Inquiry
CAPITAL ONE BANK USA NA	08/01/15, 10/31/14, 10/18/14, 07/29/14, 07/01/14
 creditor Contact Information: CAPITAL ONE BANK USA NA PO Box 30281 Salt Lake City, UT 841300281 (800) 695-6950	
CHASE CARD	01/20/15
 creditor Contact Information: CHASE CARD PO Box 15298 Wilmington, DE 198505298 (800) 432-3117	
COMCAST-ATLANTA	07/29/14
 creditor Contact Information: COMCAST-ATLANTA 2925 Courtyards Dr Norcross, GA 300711555	
DISCOVER BANK	06/17/14
 creditor Contact Information: DISCOVER BANK 2500 Lake Cook Rd Rosemead, IL 600153851 (800) 347-2683	
FUNDING SUITE ::5654578221	04/24/14

EIS-WEXLER2-000102

OK

Balance:	\$38,218
Date Updated:	05/01/2015
Original Amount:	\$22,851
Original Creditor:	CHASE BANK USA
	N A (Financial)
Post Due:	>\$38,218<

Pay Status: >In Collection<

Story Accounts

Accounts are reported into the adverse credit file as "Current" if the account is paid on time. Accounts reported as "Current" may still incur late fees or interest charges if not paid by the due date.

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3: 06/28/2006
lty: Individual Account
re: Installment Account
STUDENT LOAN

Balance:	50
Date Updated:	03/24/2012
Payment Received:	\$29
Last Payment Made:	03/12/2012
High Balance:	\$8,500

Pay Status:	Current; Paid or Pay Agreed
Terms:	\$0 per month, paid for 120 months
Date Closed:	03/24/2012

ACT CLOSED DUE TO TRANSFER: TRANSFERRED TO ANOTHER OFFICE

[illegible]

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DISCOVER FINANCIAL SERVICES PO BOX 15315 WILMINGTON DE 19850 Phone number (800) 347 2683 Partial account number 601100228067.... Address identification number 0793848650	Date opened Sep 2000 First reported Jul 2007 Date of status Aug 2014	Type Credit card Terms Not reported Monthly payment Not reported	Credit limit or original amount \$17,002 High balance \$17,137	Recent balance Not reported	Responsibility Individual Status Paid in settlement. \$17,137 written off. This account is scheduled to continue on record until Dec 2015. Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act). Comment: Account paid in full for less than full balance This item was updated from our processing of your dispute in Jul 2014.
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[illegible]

Account History - If your creditor reported your account balances to us, we list them in this section as additional information about your account. Your balance history may also include your credit limit and high balance or the original loan amount for an installment loan. This section also includes the scheduled payment amounts, amounts actually paid and the dates those payments were made. ND, No Data.

[illegible]

Between Jan 2013 and Jul 2014, your credit limit high balance was \$17,002

LVNY FUNDING, LLC PO BOX 10497 GREENVILLE SC 29603 Phone number (866) 464 1183 Partial account number 426684116783..... Address identification number 0812457311 Original creditor CHASE BANK USA N.A.	Date opened Mar 2011 First reported May 2011 Date of status Apr 2011	Type Debt Buyer Terms 1 Months Monthly payment Not reported	Credit limit or original amount \$22,851 High balance Not reported	Recent balance \$36,128 as of Dec 2014	Responsibility Individual Status Collection account, \$36,128 past due as of Dec 2014. This account is scheduled to continue on record until Oct 2016. Comment Account information disputed by consumer (Meets requirement of the Fair Credit Reporting Act).
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